Electronic Acknowledgement Receipt		
EFS ID:	5093586	
Application Number:	10673442	
International Application Number:		
Confirmation Number:	2618	
Title of Invention:	Management of intra-day interest calculations for bank accounts	
First Named Inventor/Applicant Name:	Diane Simona Bettina Schmidt	
Customer Number:	53000	
Filer:	Martin Edward Miller/Tammy Jordan-Whitmore	
Filer Authorized By:	Martin Edward Miller	
Attorney Docket Number:	11884/406301	
Receipt Date:	03-APR-2009	
Filing Date:	30-SEP-2003	
Time Stamp:	15:57:00	
Application Type:	Utility under 35 USC 111(a)	

Payment information:

Submitted with Payment

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		11884_406301Response2.pdf	107738	yes	12
·			9ea59893ef5f9112ad4abcbea22178c8ea19 cabd		

	Multipart Description/PDF files in	Description/PDF files in .zip description		
	Document Description		End	
	Amendment/Req. Reconsideration-After Non-Final Reject	1	1	
	Claims	2	8	
	Applicant Arguments/Remarks Made in an Amendment	9	12	
Warnings:		•		

Warnings:

Information:

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1			
	SPTO of the indicated documents,	receipt on the noted date by the US	his Acknowledgement Receipt evidences r

Total Files Size (in bytes):

107738

characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.